

# EXHIBIT A

11/25/02

630710334

**GOOD FAITH ESTIMATE**

ABN AMRO Mortgage Group, Inc.

The information provided below reflects estimates of the charges that you are likely to incur at the settlement of your loan. The fees listed are estimates - the actual charges may be more or less. Your transaction may not involve a fee for every item listed.

The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A Settlement Statement which you will be receiving at settlement. The HUD-1 or HUD-1A Settlement Statement will show you the actual cost for items paid at settlement.

<u>HUD-1/1A LINE</u>	<u>AMOUNT</u>	<u>ITEM</u>
803	\$ 255.00	Appraisal fee
804	\$ 14.50	Credit Report
809	\$ 235.00	PROCESSING FEE
811	\$ 475.00	Lender Administrative Fee to ABN AMRO MORTGAGE GROUP, INC.
814		Deferred Premium to RBC MTG CO pd by AMG (1.125%) (p.o.c.) \$ 5,230.13
901	\$ 1,017.00	Interest for 15 days at \$ 67,8000 per day
1004	\$ 4,356.00	County tax reserves 6 payments @ \$726.00
1101	\$ 150.00	Settlement or closing fee
1108	\$ 350.00	Title insurance
1111	\$ 13.50	FLOOD CERT
1113	\$ 3.40	MERS
1201	\$ 85.00	Recording fees
1202	\$ 4,357.50	City/county tax/stamps
	\$ 11,311.90	Total

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the Lender will take a first lien on the property.

Property address: 600 N KINGSBURY, Chicago, IL 60610  
 Proposed loan type: 5/1 MINI-JUMBO T-BILL ARM

Sales price of property: \$ 581,175.00  
 Proposed mortgage amount: \$ 464,900.00  
 Proposed interest rate: 5.250000  
 Number of payments: 360

Date: \_\_\_\_\_

Authorized Official \_\_\_\_\_

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SAMUEL A SCHWARTZ